

September 10, 2010  
PUBLIC NOTICE # 2010-37

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**September 10, 2010**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6376	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM		0
10-6377	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM		0
10-6378	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM		0
10-6390	3596	AFFIRMATIVE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AUTO CLUB MEMBERS AFFINITY GROUP	
10-6391		AFFIRMATIVE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AUTO CLUB MEMBERS AFFINITY GROUP	6.9
10-6393	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING FIRE	
10-6420	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
10-6425	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
10-6394	0140	AMCO INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING FIRE	
10-6413		AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	BOTH RATE AND FORM	AFH MOBILE HOMEOWNERS EQ	-6.53
10-6363	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6371	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-6410		AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	BOTH RATE AND FORM	AMH MOBILE HOMEOWNERS EQ	1.28
10-6364	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6372	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-6357	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	STRATEGIC MARKET	
10-6369		AXA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
10-6385		AXA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE		0

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10-6415		AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
10-6379	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM		0
10-6399		CARDIF PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MECHANICAL BREAKDOWN INSURANCE	
10-6421		CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
10-6432		DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS		
10-6400		GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - LIFE & HEALTH INS. AGENCIES	0
10-6350		GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
10-6412		GREENWICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	ACCOUNTS RECEIVABLE COVERAGE	
10-6414		GREENWICH INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE		0
10-6403	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	EQUIPMENT AND HOME HEALTH CARE	0
10-6416		HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6386		HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY E&O LIABILITY	
10-6397	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CHOICE	
10-6398	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ELITE	
10-6380	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM		0
10-6381	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM		0
10-6396		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	M&C; OL&T; PRODUCT LIAB.	
10-6368		LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6370		LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-6411		LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6404	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	EQUIPMENT AND HOME HEALTH CARE	0
10-6395	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	FIRE	FORMS	DWELLING FIRE	
10-6418		NAU COUNTRY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CROP HAIL-NAMED PERIL PIMA COTTON	0
10-6356		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6353	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
10-6354	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
10-6433		NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	STANDARD AND ALL PROGRAMS	
10-6382	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM		0
10-6402		PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
10-6362		QBE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	NONE	
10-6435		QBE INSURANCE CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	HOMEOWNERS	0
10-6347		RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
10-6422		SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-6419		SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-DEALER OPERATIONS	
10-6434		STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION INSURANCE	0
10-6346		STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GENERAL RISKS	

PN#: 2010-37

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10-6349		STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-GENERAL RISKS	
10-6367		STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERAL RISKS	
10-6405	3098	TNUS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	0
10-6406	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	0
10-6407	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	0
10-6384		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	WRAP+/DIRECTORS & OFFICERS-& ORG(PUBLIC)	
10-6388		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT DIR. & OFF. LIAB-MODULAR REWRITE	
10-6417		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	FORMS	MODULAR	
10-6431		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	MODULAR	
10-6436		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	MODULAR	
10-6351	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6352	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6344		UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
10-6392		UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	CONTRACTUAL LIABILITY	25.6
10-6383	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM		0
10-6355	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
10-6365	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6373	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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10-6366	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6374	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
<b>74 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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Public Notice Filing Errata Report  
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*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Add	10-6320	6/18/2010	Massachusetts Bay Insurance Company	Commercial Multi-Peril	New Program	Religious Insitution	0.00%

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Page 1 of 1